

EXHIBIT 22

**Certification of Guerino Cento in Support of
Plaintiffs' Brief in Opposition to Defendant's
Motion for Summary Judgment**



NISSAN MOTOR ACCEPTANCE CORPORATION

8900 Freeport Parkway
Irving, Texas 75063-2438
Mailing Address: P.O. Box 660360
Dallas, Texas 75266-0360

January 6, 2020

Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Ritz, Andrew
CFPB File # 191227-4637827
NMAC Account # 25007889347

Dear Consumer Financial Protection Bureau:

Nissan Motor Acceptance Corporation (NMAC) is in receipt of Andrew Ritz's complaint regarding their grievance on December 27, 2019.

We researched their concerns and respond as follows:

- NMAC received a lease signed by Andrew Ritz on May 9, 2017 for 24 payments, with a maturity date of May 9, 2019.
- On April 30, 2019, NMAC received and processed a 3 month end of lease extension on the account, extending the maturity date to August 9, 2019.
- On September 27, 2019, NMAC received notice that the vehicle arrived at Freehold Nissan on September 20, 2019.
- NMAC's records show that it received a letter from Freehold Nissan stating that the vehicle was returned on August 9, 2019, and they were late in grounding the vehicle.
- On January 6, 2019 NMAC submitted an update to the credit bureaus to remove the 1x30 for the September 2019 payment.

We regret any frustration or inconvenience you may have experienced.

If you have any questions, please contact us at 800.778.4211 during the hours of 7:00 a.m. to 6:00 p.m., CT, Monday through Friday, and Saturday, 8:00 a.m. to 5:00 p.m., CT.

Thank You,

Nissan Motor Acceptance Corporation
Consumer Communications

Nissan 000133